

COCHISE COUNTY

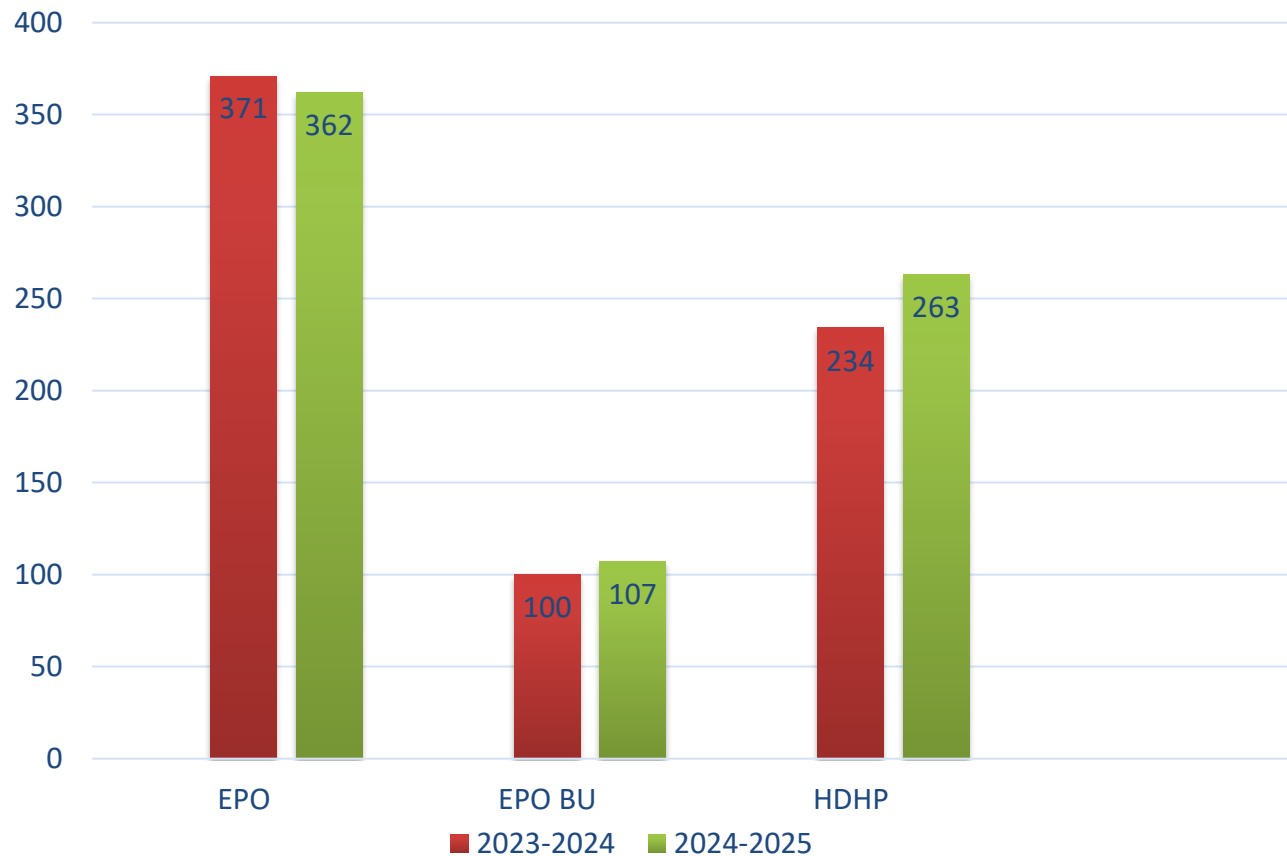
**COCHISE COMBINED TRUST
PROPOSED BENEFIT RATES
FY 2024/2025**

March 12, 2024



Public Programs...Personal Service

EMPLOYEE ENROLLMENTS BY PLAN



2024-2025 PLAN CHANGES

- All Plans:
 - Cochlear implants to be covered as prosthetics
 - Pre-certification penalty to provider
 - Addition of SWORD Digital Physical Therapy



2024-2025 PLAN CHANGES

- EPO & EPO Buy-Up:
 - Increase Urgent Care Copay to \$40
- EPO:
 - Increase deductible to \$600/\$1,800
- EPO Buy-Up:
 - Increase deductible to \$300/\$900
- HDHP:
 - Increase in-network deductible \$3,200/\$6,400



2024-2025 PLAN CHANGES

- Dental:
 - Add extra cleaning for maternity to three per plan year
- Vision:
 - Remove vision exam copay
 - Increase frames allowance to \$200
 - Increase contacts allowance (in lieu of frames) to \$200



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RATES PER PAY PERIOD

- EPO:
 - \$37.10 emp, \$151.98 emp/spouse, \$101.66 emp/child, \$203.51 emp/family
- EPO Buy-Up:
 - \$71.91 emp, \$234.76 emp/spouse, \$168.44 emp/child, \$318.46 emp/family
- HDHP:
 - \$3.99 emp, \$70.09 emp/spouse, \$46.01 emp/child, \$94.45 emp/family



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MARKETPLACE MONTHLY PREMIUM EXAMPLES

	EO	ES	EC	EF
Standard Health Gold - HMO	\$834.79	\$1,746.68		
Standard Health Gold - PPO	\$973.02		\$1,711.57	\$2,562.58
Premier Gold - PPO	\$1,006.77		\$1,770.93	\$2,651.47
PPO Portfolio HSA Gold - HDHP			\$1,828.52	\$2,737.68



RECOMMENDED MOTION

Approve the Cochise Combined Trust premium rate structure for medical, dental and vision benefits for FY 24-25.

